Fill in this information to identify the case:

Debtor 1 Ashley Esquivel

Debtor 2 Todd Diedrich
(Spouse, if filing)

United States Bankruptcy Court for the: Central District of California
(State)

Case number 6:23-bk-12440-RB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Legal Title Trustee of the Bunker Hill Loan Depositary Trust 2019-3

Court claim no. (if known): 16

Last four digits of any number you use to identify the debtor's account: 2045

Date of payment change: Must be at least 21 days after date of this notice — July 1, 2024

New total payment: Principal, interest, and escrow, if any — $2339.72

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $571.62 **New escrow payment:** $452.03

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: ____________________

Current Interest Rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment: **New mortgage payment:**

Debtor 1 Ashley Esquivel Case Number *(if known)* 6:23-bk-12440-RB

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Shannon Doyle Date 6/6/2024

Signature

Print: Shannon Doyle Title Bankruptcy Attorney

First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Ave,

Number Street

Santa Ana, CA 92705

City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

PROJECTIONS FOR COMING YEAR

Acra Lending
dba of CITADEL

3 Ada Parkway, Ste 200A
Irvine, CA 92618
(888) 800-7661 – www.citadelservicing.com

ACCOUNT NO.	5002045
STATEMENT DATE	05/28/2024

BORROWER

Ashley Esquivel
12914 2nd Street
Yucaipa, CA 92399

*POST-PETITION ESCROW ANALYIS

NEW PAYMENT INFORMATION

If you have already received your monthly billing statement, please adjust your bill to reflect the new payment amount reflected on this statement.

Principal and Interest	$1,887.69
Escrow Payment	$526.92
Shortage	($74.89)
Deficiency	$0.00
Other	**$0.00**
Payment Amount	$2,339.72
Effective Date	07/01/2024

Citadel Servicing Corporation analyzes your escrow account annually, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account projection below, is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account. If you have any questions, you may call our loan servicing department at (949) 900-6630. Please, give your account number when making inquiries by telephone or in writing. We urge you to keep this statement with your loan records for comparison with the actual activity in your account at the end of the escrow accounting computation year.

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR

Month - Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance	
				Projected	Required
			Starting Balance	$ 3,533.33	$ 2,634.67
7/1/2024	$ 526.92	$ -		$ 4,060.25	$ 3,161.59
7/1/2024	$ -	$ 1,838.67	FPI Hazard Insurance	$ 2,221.58	$ 1,322.92
8/1/2024	$ 526.92	$ -		$ 2,748.50	$ 1,849.84
9/1/2024	$ 526.92	$ -		$ 3,275.42	$ 2,376.76
10/1/2024	$ 526.92	$ -		$ 3,802.34	$ 2,903.68
11/1/2024	$ 526.92	$ -		$ 4,329.26	$ 3,430.60
11/1/2024	$ -	$ 2,242.23	County Taxes	$ 2,087.03	$ 1,188.37
12/1/2024	$ 526.92	$ -		$ 2,613.95	$ 1,715.29
1/1/2025	$ 526.92	$ -		$ 3,140.87	$ 2,242.21
2/1/2025	$ 526.92	$ -		$ 3,667.79	$ 2,769.13
3/1/2025	$ 526.92	$ -		$ 4,194.71	$ 3,296.05
3/1/2025	$ -	$ 2,242.21	County Taxes	$ 1,952.50	$ 1,053.84
4/1/2025	$ 526.92	$ -		$ 2,479.42	$ 1,580.76
5/1/2025	$ 526.92	$ -		$ 3,006.34	$ 2,107.68
6/1/2025	$ 526.92	$ -		$ 3,533.26	$ 2,634.60

Your ending balance from the last month of the account history is **$3,533.33**. Your starting balance to this analysis should be **$2,634.67.**

Your escrow balance contains a cushion of **$1,053.84**. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed **$1,053.84** or 1/6 of the anticipated payment from the account unless your mortgage contract or State law specified a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is **$3,533.33** Your starting balance (escrow balance required) according to this analysis should be **$2,634.67** This means you have a **surplus** of **$898.66**. Please take notice that your loan must be contractually current for refund of an escrows surplus to take place. Because we show that your loan is currently in default, a refund of any escrow surplus will not take place at this time.

We anticipate the total of your coming year bills to be **$6,323.11**. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

1920 Old Tustin Avenue, Santa Ana, CA 92705

A true and correct copy of the foregoing document entitled (*specify*): NOTICE OF MORTGAGE PAYMENT CHANGE
____
____
____
will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) ________________, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Counsel for Debtor(s): Benjamin Heston, bhestonecf@gmail.com
Chapter 13 Trustee: Rod Danielson, notice-efile@rodan13.com
U.S. Trustee: United States Trustee, ustpregion16.rs.ecf@usdoj.gov

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:
On (*date*) June 6, 2024, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Debtor(s):
Todd Diedrich Ashley Esquivel,
12914 2nd Street,
Yucaipa, CA 92399

Judge: Hon. Magdalena Reyes Bordeaux,

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) ________________, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

June 6, 2024	Shannon Doyle	/s/ Shannon Doyle
Date	*Printed Name*	*Signature*